

TAKE CONTROL

- Gain a deeper understanding of your consumers
- Quickly act on insights to enhance documents without IT involvement

CONVENIENT COMMUNICATIONS

- Mobile, web, email, call center and print communications channels
- Video and audio embedded in communications
- Billing FAQ, bill history, payments information and other content linked within the eBill
- Full-color print and mail document delivery

GENERATE REVENUE

- Targeted marketing to sell additional services
- Ad click-through rates up to 20%
- Sell advertising space in the bill

ACI's New Customer Communications Management Drives Profitable Relationships

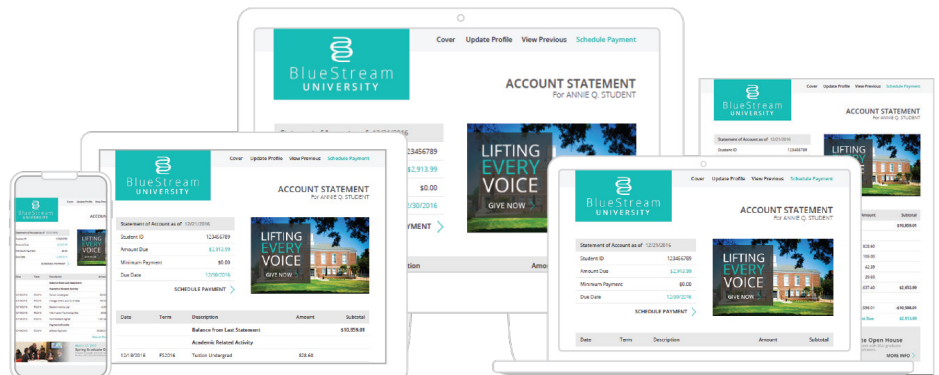
With ACI's customer communications management, you get a fully integrated platform for end-to-end customer communication lifecycle management. Part of the ACI Speedpay® solution, customer communications management delivers targeted marketing messages, cuts document delivery cost by 50% and reduces customer service calls by up to 10%.

The Market Challenge

As organizations try to engage in meaningful customer communications, they have the weight of the world on their shoulders. Legacy systems lock up consumer data and routine communication changes require an IT project.

These challenges stem from organizations purchasing separate software for each aspect of customer communication. This led to disorganized data, improper targeting, unwieldy platforms and missed opportunities to drive revenue and satisfaction. In response, many are adopting a single system for customer communications lifecycle management.

With customer communications management from ACI, business users can orchestrate, change and manage content, and govern all communications, removing the costs and long timelines of technology projects.



SAVE COSTS

- Decreases customer service calls by 10%
- Lowers document delivery cost by 50%
- Easily integrates into your current technology
- Master data manager, document composition and preference management on a single system with billing and payment

The ACI Solution

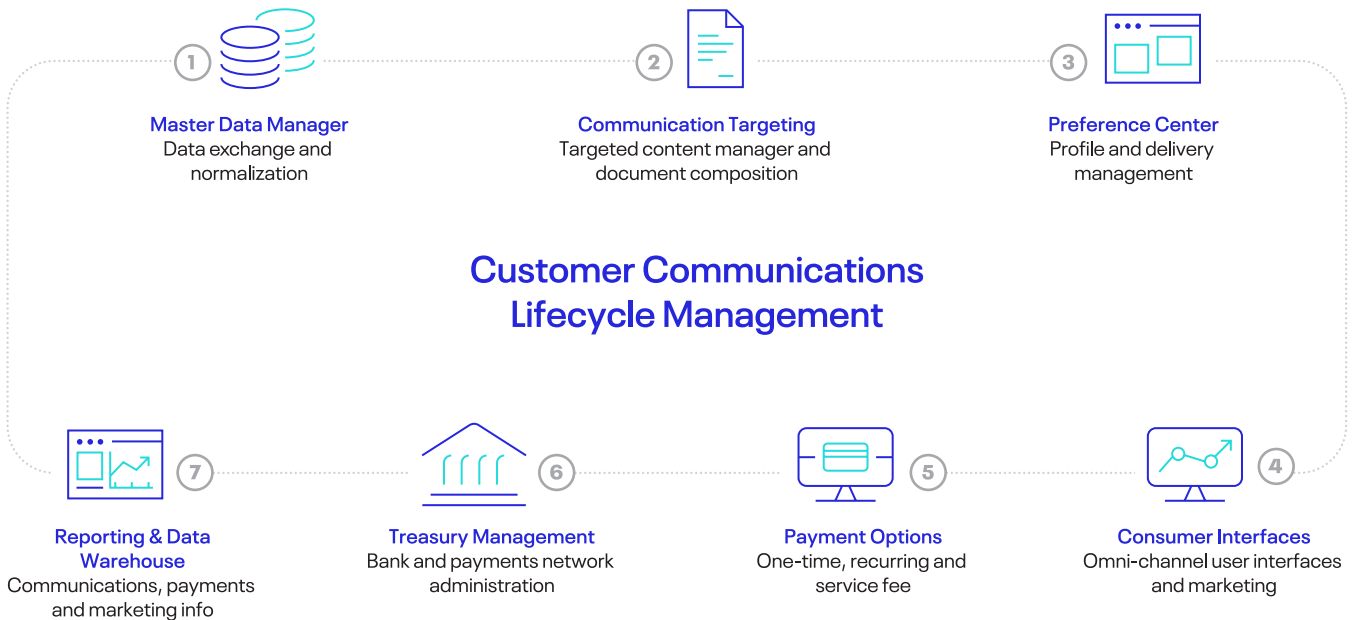
Empower Your Business

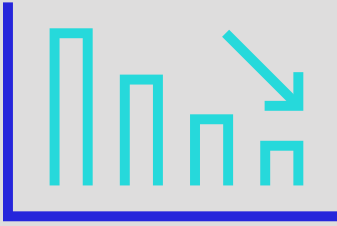
- Give business leaders actionable consumer insights with detailed reporting and data warehousing
- Quickly act on insights to enhance documents without IT involvement

Stop Waiting for IT Support

- Requires a light IT footprint to deploy and support
- Delivers a nimble operation post deployment, enabling changes to document design in days, not weeks
- Turns inconsistent data from multiple disparate sources into a single source of consistent information to distribute across all channels
- Can intake data from print files, XML, EDI, CRM, click stream, Acxiom and other third-party sources
- Outputs to print, web, call center, email, mobile and XML
- Implementation only takes 60-90 days

Integrated System





Market Additional Services

- ACI delivers targeted messages based on your business rules
- Expanding customer relationships is ideal when they are reviewing their bill
- Offer discounts or sign up new customers for different services in real time

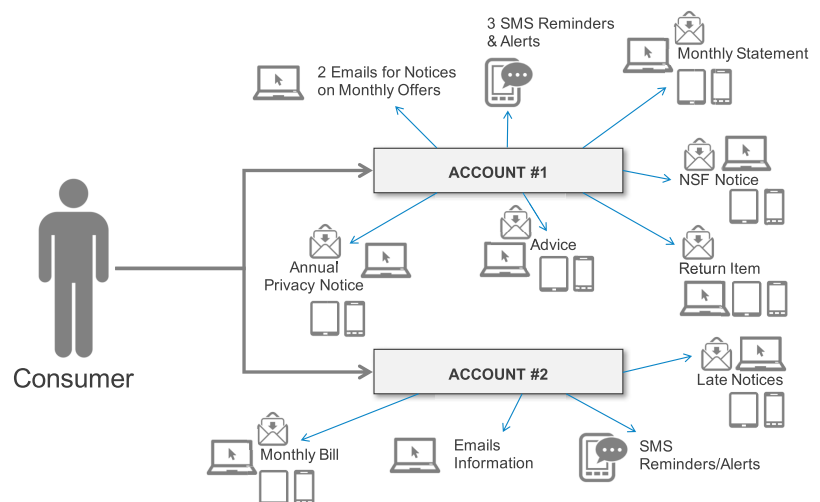
Reduce Customer Service Calls up to 10%

- Billing questions to call centers account for significant costs
- Using personalized, interactive content on their bill allows customers to answer their own questions and reduce service calls by up to 10%
- Now, eBills include hyperlinks for consumers to find answers easily

Cut Document Delivery Costs by 50%

- Many customers prefer digital communications
- Offers rich video content, mobile access and access to past statements
- Includes text message and email bill-due reminders when combined with ACI notification services
- All customers have access to eBills whether or not they choose to turn off paper, leading to much higher paper suppression rates

Increase Consumer Engagement





Increase Customer Satisfaction

- Turn the most frequent customer contact — the bill — into a powerful tool to build a stronger relationship with consumers
- Omni-optimized for all devices; customers can view and pay from any device wherever, whenever and however they want
- Customers enjoy responsive communication with easy access to answers
- Include videos in marketing, eBills and other documents to strengthen communication and provide valuable information or promotions
- Complete integration of ACH, debit card and credit card payments

Generate Advertising Revenue

- Earn additional revenue from complementary business partners paying for the promotion of their products
- Each view of documents creates advertising impression revenue
- Every click on the offer generates click-through fees
- Generate additional income when customers purchase a new product
- Offer advertisers a targeted, highly engaged consumer interaction

1-866-555-5505 PAST STATEMENTS UPDATE PROFILE SCHEDULE PAYMENT

TRGBANK CHECKING SAVINGS AUTO COVER

Water Damage adds up fast
Get coverage for as little as \$14 a month
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TRG BANK CONSOLIDATED STATEMENT
ACCOUNT HOLDER: John Doe
ACCOUNT NUMBER: 12345678910
STATEMENT PERIOD: 11/1/2016 - 12/1/2016

Your Bank Accounts

Account	Available Balance
TRG Bank Checking	\$900.27
TRG Bank Savings	\$4,800.00
Total	\$5,590.27

Insurance Summary [SCHEDULE PAYMENT](#)

Account	Amount Due
'05 Honda Civic (-1234)	\$750.00
Minimum Payment Due	\$750.00

Your Rewards Summary [LEARN MORE](#)

Previous Points Balance	2,000
Reward Points Earned	1,023
Total Reward Points Available	3,023

Oh, the places you'll go with a Home Equity Line of Credit to help
2.99% APR 5 year fixed rate
[CLICK HERE to learn more!](#)

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ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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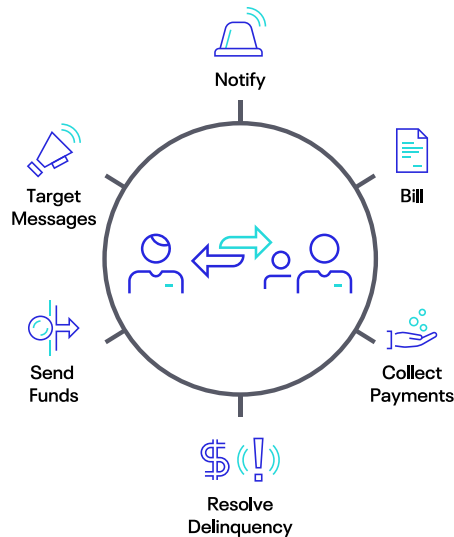
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Simple Print and Mail Processing

- Streamlines document management with a single contract for print and electronic communication delivery
- Print and mail service includes U.S. Postal Service delivery of static printed pages, remittance stubs, return envelopes, bar codes and OCR scan lines
- Add QR codes and links to sign up for eBill on the paper bill
- ACI's customer communications management is one of many different services in the ACI Speedpay solution — a comprehensive integrated platform proven to raise customer satisfaction 25%.

The ACI Speedpay® Solution Transforms the Entire Payments Experience



Higher Consumer Usage Resulting from ACI Investing Its Own Money and Expertise in Client Consumer Marketing Programs

ACI does more than power electronic payments — we empower your business success.

See where organizations are investing to improve their payment systems — visit <https://www.aciworldwide.com/solutions/aci-speedpay>